

NORTHERN DISTRICT OF ILLINOIS

Case number (if known): _____ Chapter you are filing under:

☒ Chapter 7

☐ Chapter 11

☐ Chapter 12

☐ Chapter 13

☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together--called a joint case--and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself

1. Your full name

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

Bring your picture identification to your meeting with the trustee.

About Debtor 1:

XANTHE

First Name

Middle Name

KALAGIS

Last Name

Suffix (Sr., Jr., II, III)

SANDY

First Name

Middle Name

KALAGIS

Last Name

2. All other names you have used in the last 8 years

Include your married or maiden names.

3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number

(ITIN)

0 5 5 6

xxx - xx -

OR

9xx - xx -

About Debtor 1:

FILED
UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
JAN 24 2017
JERREY P. ALLSTEADT, CLERK

About Debtor 2 (Spouse Only in a Joint Case):

Middle Name

Last Name

Suffix (Sr., Jr., II, III)

First Name

Middle Name

Last Name

xxx - xx -

OR

9xx - xx -

About Debtor 2 (Spouse Only in a Joint Case):

4. Any business names and Employer Identification ☒ I have not used any business names or EINs. ☐ I have not used any business names or EINs.

Numbers (EIN) you have used in the last 8 years

Include trade names and doing business as names

Business name

Business name

Business name

EIN

EIN

707 Benton Ct

Number Street

LAKE VILLA IL 60046

City State ZIP Code

Lake

EIN

Business name

Business name

Business name

EIN

Number Street

EIN

5. Where you live

707 BENTON CT

County

Lake

If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.

Number Street

P.O. Box

City

State ZIP Code

If Debtor 2 lives at a different address:

City

State ZIP Code

County

If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to you at this mailing address.

Number Street

P.O. Box

City

State ZIP Code

6. Why you are choosing this district to file for bankruptcy

Check one:

☒ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason. Explain.
(See 28 U.S.C. § 1408.)

Check one:

☐ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason. Explain.
(See 28 U.S.C. § 1408.)

Part 2: Tell the Court About Your Bankruptcy Case

7. The chapter of the Bankruptcy Code you are choosing to file

Check one: (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.

underChapter 7

☒☐

Chapter 11

☐ Chapter 12

☐ Chapter 13

8. How you will pay the fee

☒☐☐

I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.

I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay Your Filing Fee in Installments (Official Form 103A).

I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition.

9. Have you filed for bankruptcy within the last 8 years?

☒ No

☐ Yes.

District _____ When _____ Case number _____
MM / DD / YYYY

District _____ When _____ Case number _____
MM / DD / YYYY

District _____ When _____ Case number _____
MM / DD / YYYY

10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?

☒ No

☐ Yes.

Debtor _____ Relationship to you _____

District _____ When _____ Case number, _____
MM / DD / YYYY if known
Case

Debtor _____ Relationship to you _____

District _____ When _____
MM / DD / YYYY

☒ No. Go to line 12.

☐ Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your number, if known

11. Do you rent your residence?

residence?

☐

No. Go to line 12.

☐

Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with this bankruptcy petition.

Debtor 1 **XANTHE**

KALAGIS Case number (if known)

You Own as a Sole Proprietor

Report About Any Businesses

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or

Name of business, if any

Number Street

12. Are you a sole proprietor of any full- or part-time business?

- ☒ No. Go to Part 4.
☐ Yes. Name and location of business

LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

City

State

ZIP
Code

Check the appropriate box to describe your business:

- ☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))
☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))
☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))
☐ None of the above

13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?

If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).

- ☒ No. I am not filing under Chapter 11.
☐ No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in Bankruptcy Code.
☐ I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.

For a definition of small the business debtor, see

11 U.S.C. § 101(51D). Yes, I

Part 4: Report If You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention

14. property that poses or is alleged to pose a threat of imminent and identifiable Do you own or have any

- ☒ No
☐ Yes. What is the hazard?

If immediate attention is needed, why is it needed?

Debtor 1 **XANTHE**

KALAGIS Case number (if known)

any property that needs immediate attention?

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs? hazard to public health or safety? Or do you own

Where is the property? Number Street

City

State

ZIP Code

Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

- ☒ I received a briefing from an approved credit counseling agency within the

180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☒ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

- ☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty. I am currently on active military duty in a military combat zone. If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

- ☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Debtor 1

XANTHE
First Name Middle NameKALAGIS
Last Name

Document

Page 6 of 71

Case number (if known)

Part 6: Answer These Questions for Reporting Purposes**16. What kind of debts do you have?****16a. Are your debts primarily consumer debts?** Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."☐ No. Go to line 16b.☒ Yes. Go to line 17.**16b. Are your debts primarily business debts?** Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.☐ No. Go to line 16c.☐ Yes. Go to line 17.**16c. State the type of debts you owe that are not consumer debts or business debts.****17. Are you filing under Chapter 7?**☐ No. I am not filing under Chapter 7. Go to line 18.**Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?**☐ Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?☐ No☐ Yes**18. How many creditors do you estimate that you owe?**☒ 1-49☐ 50-99☐ 100-199☐ 200-999☐ 1,000-5,000☐ 5,001-10,000☐ 10,001-25,000☐ 25,001-50,000☐ 50,001-100,000☐ More than 100,000**19. How much do you estimate your assets to be worth?**☒ \$0-\$50,000☐ \$50,001-\$100,000☐ \$100,001-\$500,000☐ \$500,001-\$1 million☐ \$1,000,001-\$10 million☐ \$10,000,001-\$50 million☐ \$50,000,001-\$100 million☐ \$100,000,001-\$500 million☐ \$500,000,001-\$1 billion☐ \$1,000,000,001-\$10 billion☐ \$10,000,000,001-\$50 billion☐ More than \$50 billion**20. How much do you estimate your liabilities to be?**☐ \$0-\$50,000☒ \$50,001-\$100,000☐ \$100,001-\$500,000☐ \$500,001-\$1 million☐ \$1,000,001-\$10 million☐ \$10,000,001-\$50 million☐ \$50,000,001-\$100 million☐ \$100,000,001-\$500 million☐ \$500,000,001-\$1 billion☐ \$1,000,000,001-\$10 billion☐ \$10,000,000,001-\$50 billion☐ More than \$50 billion**Part 7: Sign Below****For you**

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.



Signature of Debtor 1



Signature of Debtor 2

Executed on

1/24/17
MM / DD / YYYY

Executed on

MM / DD / YYYY

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my

request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty. I am currently on active military duty in a military combat zone. If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Answer These Questions for Reporting Purposes

16. What kind of debts do you have?

estimate your liabilities to be?

16a. Are your debts primarily consumer debts? *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." No.

☐ Go to line 16b.

☒ Yes. Go to line 17.

16b. Are your debts primarily business debts? *Business debts* are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.

☐ No. Go to line 16c.

☐ Yes. Go to line 17.

16c. State the type of debts you owe that are not consumer or business debts.

17. Are you filing under Chapter 7?

Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?

☐ No. I am not filing under Chapter 7. Go to line 18.

☒ Yes.

I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?

☒ No

☐ Yes

18. How many creditors do you estimate that you owe?

19. How much do you estimate your assets to be worth?

20. How much do you

Debtor 1

XANTHE KALAGIS

Document

Page 8 of 71

Case number (if known)

| | | | |
|-------------------------------------|--------------------------|--------------------------|--|
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 200-999 |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | \$0-\$50,000\$1,000,001-\$10 million\$500,000,001-\$1 billion |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | \$100,000\$10,000,001-\$50 million\$1,000,000,001-\$10 billion |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | \$500,000\$50,000,001-\$100 million\$10,000,000,001-\$50 billion |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | million\$100,000,001-\$500 millionMore than \$50 billion |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | million\$500,000,001-\$1 billion |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | \$100,000\$10,000,001-\$50 million\$1,000,000,001-\$10 billion |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | \$500,000\$50,000,001-\$100 million\$10,000,000,001-\$50 billion |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | million\$100,000,001-\$500 millionMore than \$50 billion |

Sign Below

For you

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

X

XANTHE KALAGIS, Debtor 1

Executed on 01/05/2017

MM / DD / YYYY

X

Signature of Debtor 2

Executed on

MM / DD / YYYY

For you if
you are filing this
bankruptcy without an
attorney

If you are represented by an
attorney, you do not need
to file this page.

The law allows you,
as an individual, to
represent yourself in
bankruptcy court,
but you should
understand that
many people find it
extremely difficult
to represent
themselves
successfully.

Because
bankruptcy has
long-term financial
and legal
consequences,
you are strongly
urged to hire a
qualified attorney.

To be successful, you must
correctly file and handle
your bankruptcy case. The
rules are very technical, and
a mistake or inaction may
affect your rights. For
example, your case may be
dismissed because you did
not file a required document,
pay a fee on time, attend a
meeting or hearing, or
cooperate with the court,
case trustee, U.S. trustee,
bankruptcy administrator, or
audit firm if your case is
selected for audit. If that
happens, you could lose
your right to file another
case, or you may lose
protections, including the
benefit of the automatic
stay.

You must list all your

property and debts in the schedules that you are required to file with the court. Even if you plan to pay a particular debt outside of your bankruptcy, you must list that debt in your schedules. If you do not list a debt, the debt may not be discharged. If you do not list property or properly claim it as exempt, you may not be able to keep the property. The judge can also deny you a discharge of all your debts if do something dishonest in your bankruptcy case, such as destroying or hiding property, falsifying records, or lying. Individual bankruptcy cases are randomly audited to determine if debtors have been accurate, truthful, and complete. **Bankruptcy fraud is a serious crime; you could be fined and imprisoned.**

If you decide to file without an attorney, the court expects you to follow the rules as if you had hired an attorney. The court will not treat you differently because you are filing for yourself. To be successful, you must be familiar with the United States Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, and the local rules of the court in which your case is filed. You must also be familiar with any state exemption laws that apply.

Are you aware that filing for bankruptcy is a serious action with long-term financial and legal consequences?

- ☐ No
☒ Yes

Are you aware that bankruptcy fraud is a serious crime and that if your bankruptcy forms are inaccurate or incomplete, you could be fined or imprisoned?

- ☐ No
☒ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out your bankruptcy forms?

- ☐ No
☒ Yes

Yes. Name of Person Susan M Signer

Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

By signing here, I acknowledge that I understand the risks involved in filing without an attorney. I have read and understood this notice, and I am aware that filing a bankruptcy case without an attorney may cause me to lose my rights or property if I do not properly handle the case.

X

XANTHE KALAGIS, Debtor 1

Date 01/05/2017
MM / DD / YYYY

Contact phone (847) 877-2060

Cell phone (847) 877-2060

Email address grecomanxyz@yahoo.com

X

Signature of Debtor 2

Date _____
MM / DD / YYYY

Contact phone _____

Cell phone _____

Email address _____

☐ Check if this is an amended filing

Fill in this information to identify your case:

| | | | |
|--------------------------------------|---------------|-------------|----------------|
| Debtor 1 | <u>XANTHE</u> | | <u>KALAGIS</u> |
| | First Name | Middle Name | Last Name |
| Debtor 2 | | | |
| (Spouse, if filing) | First Name | Middle Name | Last Name |
| United States | | | |
| Bankruptcy | | | |
| Court for the: | | | |
| NORTHERN DISTRICT OF ILLINOIS | | | |
| Case number | | | |
| (if known) | | | |

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1: Summarize Your Assets

Your assets
Value of what you own

1. *Schedule A/B: Property* (Official Form 106A/B)

1a. Copy line 55, Total real estate, from Schedule A/B.....
\$115,000.00

1b. Copy line 62, Total personal property, from Schedule A/B.....

\$23,200.00

1c. Copy line 63, Total of all property on Schedule

\$139,200.00

A/B.....

¹ 3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F..... +
\$25,223.88

\$147,223.88

Part 3: Summarize Your Income and Expenses

Your total liabilities

² . *Schedule I: Your Income* (Official Form 106I)

Copy your combined monthly income from line 12 of Schedule I.....
\$1,887.00

³ . *Schedule J: Your Expenses* (Official Form 106J)

Part 2: Summarize Your Liabilities

Your liabilities
Amount you owe

2. *Schedule D: Creditors Who Have Claims Secured by Property* (Official Form 106D)

2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D.... **\$122,000.00**

Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)

3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F.....

3. **\$0.00**

Case number (if known) _____

Part 4: Answer These Questions for Administrative and Statistical Records

6. Are you filing for bankruptcy under Chapters 7, 11, or 13?

- ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
☒ Yes

7. What kind of debt do you have?

- ☒ Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
☐ Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

8. From the *Statement of Your Current Monthly Income*: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

\$1,887.00

9. Copy the following special categories of claims from Part 4, line 6 of *Schedule E/F*:

Total claim

From Part 4 on *Schedule E/F*, copy the following:

| | |
|--|---------------|
| 9a. Domestic support obligations. (Copy line 6a.) | \$0.00 |
| 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) | \$0.00 |
| 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) | \$0.00 |
| 9d. Student loans. (Copy line 6f.) | \$0.00 |
| 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) | \$0.00 |

Copy your monthly expenses from line 22c of Schedule J.....
\$1,861.00

Debtor 1 XANTHE KALAGIS
First Name Middle Name Last Name

Debtor 2 _____
(Spouse, if filing) First Name Middle Name Last Name

United States
Bankruptcy
Court for the: _____
NORTHERN DISTRICT OF ILLINOIS

Case number
(if known)

☐ Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- ☐ No. Go to Part 2.
☒ Yes. Where is the property?

1.1.

Street address, if available, or other description

707 BENTON CT IL LAKE **60046**
City State ZIP Code

Lake
County

RESIDENCE TOWNHOME
707 BENTON CT IL LAKE VILLA IL
60046

What is the property?
Check all that apply.

- ☒
☐ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☐ Land
☐ Investment property
☐ Timeshare
☐ Other _____

Who has an interest in the property?
Check one.

- ☒
☐
☐
☐ At least one of the debtors and another

Other information you wish to add about this item, such as local
Single-family home

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D*:

| | |
|---------------------|---------------------------------------|
| entire property? | Current value of the portion you own? |
| <u>\$135,000.00</u> | <u>\$135,000.00</u> |

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Residence

☐ Check if this is community property

Creditors Who Have Claims Secured by Property.

Current value of the

Debtor 1 only
Debtor 2 only
Debtor 1 and Debtor 2 only

(see instructions)

property identification number: _____

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....

\$135,000.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

- ☐ No
☒ Yes

3.1. Toyota
claims on Schedule Corolla LE
Model: Debtor 1 1996
Year: _____
Debtor 1 and
one of the debtors

Who has an interest in the property?
Make: _____
D: ☒
☐ only
☐ Debtor 2 only
☐ Debtor 2 only entire property?

Do not deduct secured claims or exemptions. Put the
Check one. amount of any secured
Creditors Who Have Claims Secured by Property.
Current value of the _____ Current value of the _____
portion you own? Approximate mileage: **89,000** At least
and another **\$1,500.00** \$1,500.00

Other information:

1996 TOYOTA COROLLA LE 89000
VIN#1NXBB02EXTZ496199

Check if this is community property
(see instructions)

RESIDENCE

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

- ☒ No
☐ Yes

5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....

\$1,500.00

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the
portion you own? Do
not deduct secured
claims or exemptions.

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

- ☐ No
☒ Yes. Describe..... See continuation page(s).

\$1,450.00

7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

- ☒ No
☐ Yes. Describe.....

8. Collectibles of value

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

- ☒ No
☐ Yes. Describe.....

9. Equipment for sports and hobbies

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; carpentry tools; musical instruments; canoes and kayaks;

- ☒ No
☐ Yes. Describe.....

10. Firearms

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

- ☒ No
☐ Yes. Describe.....

11. Clothes

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

- ☐ No
☒ Yes. Describe..... **NECESSARY WEARING APP
RESIDENCE**

\$300.00

12. Jewelry

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

- ☐ No
☒ Yes. Describe..... **WEDDING RING - CRUCIFIX W/ CHAIN WATCH
ON SELF**

\$350.00

13. Non-farm animals

Examples: Dogs, cats, birds, horses

- ☒ No
☐ Yes. Describe.....

14. Any other personal and household items you did not already list, including any health aids you did not list

- ☒
☐ Yes. Give specific information.....

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write the number here.....

\$2,100.00

Part 4: Describe Your Financial Assets

No

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own? Do not deduct secured claims or exemptions.

16. Cash

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

- ☐ No
☒ Yes..... Cash:

\$300.00

17. Deposits of money

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

- ☐ No
☒ Yes..... Institution name:

17.1. Checking account: **WOOD FOREST NATIONAL BANK
ANTIOCH IL - CHECKING ACCT**

\$200.00

18. Bonds, mutual

funds, or publicly traded stocks

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

☒ No

☐ Yes..... Institution or issuer name:

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture

☒ No

☐ Yes. Give specific information about them..... Name of entity: % of ownership:

20. Government and corporate bonds and other negotiable and non-negotiable instruments

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

☒ No

☐ Yes. Give specific information about them.....
Issuer name:

21. Retirement or pension accounts

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

☒ No

☐ Yes. List each account separately. Type of account:
Institution name:

22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company
Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

☒ No

☐ Yes..... Institution name or individual:

23. Annuities (A contract for a specific periodic payment of money to you, either for life or for a number of years)

☒ No

☐ Yes..... Issuer name and description:

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☒ No

☐ Yes..... Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c)

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit

☒ No

☐ Yes. Give specific

information about them

26. Patents, copyrights, trademarks, trade secrets, and other intellectual property;

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

☒ No

☐ Yes. Give specific information about them

27. Licenses, franchises, and other general intangibles

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

☒ No

☐ Yes. Give specific information about them

Money or property owed to you?

Current value of the
portion you own? Do
not deduct secured
claims or exemptions.

28. Tax refunds owed to you

☒ No

☐ Yes. Give specific information
returns State: and the tax years.....

Federal: \$0.00 about them, including whether you already filed the

\$0.00

\$0.00

Local:

29. Family support

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

☒ No

☐ Yes. Give specific information

Alimony: \$0.00

Maintenance:

\$0.00

Support:

\$0.00

Divorce

settlement:

\$0.00

\$0.00

Property settlement:

30. Other amounts someone owes you

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

☐ No

☒ Yes. Give specific information SOCIAL SECURITY BENEFITS AT \$1,887/month

Unknown

31. Interests in insurance policies

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

☐ No

☒ Yes. Name the insurance company of each policy and list its value.....
or refund value:

Company name:

Beneficiary:

Surrender

TERM LIFE - NO FACE VALUE - PAID
FOR WHEN I PASS HAS
BENEFICIARYS NOT ME.

Nick C. Kalagis

\$0.00

32. Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died

☒ No

☐ Yes. Give specific information

33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment

Examples: Accidents, employment disputes, insurance claims, or rights to sue

☒ No

☐ Yes. Describe each claim.....

34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims

- ☒ No
☐ Yes. Describe each claim.....

35. Any financial assets you did not already list

- ☒ No
☐ Yes. Give specific information

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....

\$500.00

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. Do you own or have any legal or equitable interest in any business-related property?

- ☒ No. Go to Part 6.
☐ Yes. Go to line 38.

Current value of the portion you own? Do not deduct secured claims or exemptions. 38. Accounts receivable or commissions you already earned

- ☒ No
☐ Yes. Describe...

39. Office equipment, furnishings, and supplies

Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices

- ☒ No
☐ Yes. Describe...

40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade

- ☒ No
☐ Yes. Describe...

Inventory

41. ☒ No
☐ Yes. Describe...

- ☒ No
☐

42. Interests in partnerships or joint ventures

- ☒ No
☐ Yes. Describe..... Name of entity:

% of ownership:

43. Customer lists, mailing lists, or other compilations

Yes. Do your lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))?

- No
Yes. Describe.....

44. Any business-related property you did not already list

- ☒ No
☐ Yes. Give specific information.

45. Add the dollar value of all of your entries from Part 5, including any have attached for Part 5. Write that number

here..... →

\$0.00

entries for pages you

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.
If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

- ☒ No. Go to Part 7.
☐ Yes. Go to line 47.

portion you own? Do not deduct secured claims or exemptions. 47. Farm animals

Examples: Livestock, poultry, farm-raised fish

- ☒ No
☐ Yes....

48. Crops--either growing or harvested

- ☒ No
☐ Yes. Give specific information.....

49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade

- ☒ No
☐ Yes....

50. Farm and fishing supplies, chemicals, and feed

- ☒ No
☐ Yes....

51. Any farm- and commercial fishing-related property you did not already list

- ☒ No
☐ Yes. Give specific information.....

52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here..... →

\$0.00

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

- ☐ No
☒ Yes. Give specific information.

2 TVS -

RESIDENCE

\$100.00

54. Add the dollar value of all of your entries from Part 7. Write that number here..... →

\$100.00

Part 8: List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2..... →

\$135,000.00

56. Part 2: Total vehicles, line 5 \$1,500.00

Debtor 1 **XANTHE KALAGIS**

Document

Page 19 of 71

Case number (if known)

57. Part 3: Total personal and household items, line 15

\$2,100.00

58. Part 4: Total financial assets, line 36

\$500.00

59. Part 5: Total business-related property, line 45

\$0.00

60. Part 6: Total farm- and fishing-related property, line 52

\$0.00

61. Part 7: Total other property not listed, line 54 +

\$100.00

62. Total personal property.

Add lines 56 through

\$4,200.00

property total →

+

\$4,200.00

61.....

Copy personal

63. Total of all property on Schedule A/B.

Add line 55 + line

\$139,200.00

62.....

6. Household goods and furnishings (details):

2 - BEDROOM SET

RESIDENCE

\$400.00

POTS PANS DISHES

RESIDENCE

\$150.00

DINING ROOM TABLE 6 CHAIRS

RESIDENCE

\$200.00

LIVING ROOM SET / COUCH / SOFA

RESIDENCE

\$300.00

LAWN CHAIRS

RESIDENCE

\$100.00

FRIDGE

RESIDENCE

\$200.00

OVEN

RESIDENCE

\$100.00

Case 17-02043 Doc 1 Filed 01/24/17 Entered 01/24/17 14:05:12 Desc Main Document Page 20 of 71

Debtor 1 **XANTHE KALAGIS**

Debtor 2 (Spouse, if filing) **United States Bankruptcy Court for the:**

First Name Middle Name Last Name

NORTHERN DISTRICT OF ILLINOIS

Case number (if known)

Check if this is an amended filing ☐

Official Form 106C

Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions--such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds--may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

- ☒ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

| Brief description of the property and line on <i>Schedule A/B</i> that lists this property | Current value of the portion you own | Amount of the exemption you claim | Specific laws that allow exemption |
|---|--|---|---|
| Brief description: 735 ILCS 5/12-902 (Claimed: RESIDENCE TOWNHOME 707 BENTON CT IL LAKE VILLA IL 60046 | Copy the value from <i>Schedule A/B</i> \$135,000.00 | Check only one box for each exemption <input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | \$13,000.00 100% of fair market value, up to any applicable statutory limit |
| Line from <i>Schedule A/B</i> : 1.1 | | | |
| Brief description: 1996 Toyota Corrolla LE (approx. 89000 miles) | \$1,500.00 | <input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | 735 ILCS 5/12-1001(c) (Claimed: \$1,500.00 100% of fair market value, up to any applicable statutory limit) |
| 1996 TOYOTA CORROLLA LE 89000 VIN# 1NXBB02EXTZ496199 | | | |
| RESIDENCE | | | |
| Line from <i>Schedule A/B</i> : 3.1 | | | |

3. Are you claiming a homestead exemption of more than \$160,375?

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

- ☒ No
- ☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
- ☐ No
- ☐ Yes

Debtor 1 **XANTHE KALAGIS**

Case number (if known)

Part 2: Additional Page

| Brief description of the property and line on Schedule A/B that lists this property | Current value of portion you own | Amount of the the exemption you claim | Specific laws that allow exemption |
|---|----------------------------------|--|---|
| Brief description: 735 ILCS 5/12-1001(b) (Claimed: 2 BEDROOM SET) RESIDENCE Line from Schedule A/B: <u>6</u> | <u>\$400.00</u> | Copy the value from Schedule A/B <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit Check only one box for each exemption <input type="checkbox"/> value, up to any applicable statutory limit | \$400.00 100% of fair market value, up to any applicable statutory limit) |
| Brief description: POTS PANS DISHES RESIDENCE Line from Schedule A/B: <u>6</u> | <u>\$150.00</u> | <input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | 735 ILCS 5/12-1001(b) (Claimed: \$150.00 100% of fair market value, up to any applicable statutory limit) |
| Brief description: DINING ROOM TABLE 6 CHAIRS RESIDENCE Line from Schedule A/B: <u>6</u> | <u>\$200.00</u> | <input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | 735 ILCS 5/12-1001(b) (Claimed: \$200.00 100% of fair market value, up to any applicable statutory limit) |
| Brief description: LIVING ROOM SET / COUCH /SOFA RESIDENCE Line from Schedule A/B: <u>6</u> Brief description: _____ | <u>\$300.00</u> | <input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | 735 ILCS 5/12-1001(b) (Claimed: \$300.00 100% of fair market value, up to any applicable statutory limit) |
| LAWN CHAIRS RESIDENCE Line from Schedule A/B: <u>6</u> | <u>\$100.00</u> | <input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | 735 ILCS 5/12-1001(b) (Claimed: \$100.00 100% of fair market value, up to any applicable statutory limit) |
| Brief description: FRIDGE RESIDENCE Line from Schedule A/B: <u>6</u> OVEN _____ | <u>\$200.00</u> | <input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | 735 ILCS 5/12-1001(b) (Claimed: \$200.00 100% of fair market value, up to any applicable statutory limit) |
| Brief description: _____ RESIDENCE Line from Schedule A/B: <u>6</u> | <u>\$100.00</u> | <input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | 735 ILCS 5/12-1001(b) (Claimed: \$100.00 100% of fair market value, up to any applicable statutory limit) |
| Brief description: NECESSARY WEARING APP RESIDENCE Line from Schedule A/B: <u>11</u> | <u>\$300.00</u> | <input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | 735 ILCS 5/12-1001(a), (e) (Claimed: \$300.00 100% of fair market value, up to any applicable statutory limit) |
| Brief description: WEDDING RING - CRUCIFIX W/ CHAIN WATCH ON SELF Line from Schedule A/B: <u>12</u> | <u>\$350.00</u> | <input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | 735 ILCS 5/12-1001(b) (Claimed: \$350.00 100% of fair market value, up to any applicable statutory limit) |

Debtor 1 **XANTHE KALAGIS**

Case number (if known)

Part 2: Additional Page

| Brief description of the property and line on Schedule A/B that lists this property | Current value of portion you own | Amount of the the exemption you claim | Specific laws that allow exemption |
|--|---|--|---|
| Brief description: 735 ILCS 5/12-1001(b) (Claimed: US\$300.00) AT RESIDENCE Line from Schedule A/B: <u>16</u> | Copy the value from Schedule A/B: <u>\$300.00</u> | Check only one box for each exemption <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | 100% of fair market value, up to any applicable statutory limit) |
| Brief description: WOOD FOREST NATIONAL BANK ANTIOCH IL - CHECKING ACCT Line from Schedule A/B: <u>17.1</u> | <u>\$200.00</u> | <input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | 735 ILCS 5/12-1001(b) (Claimed: \$200.00) 100% of fair market value, up to any applicable statutory limit) |
| Brief description: SOCIAL SECURITY BENEFITS AT \$1,887/month Line from Schedule A/B: <u>30</u> | <u>Unknown</u> | <input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | (Claimed: Unknown) 735 ILCS 5/12-1001(g)(1), (2), (3) 100% of fair market value, up to any applicable statutory limit) |
| Brief description: TERM LIFE - NO FACE VALUE - PAID FOR WHEN I PASS HAS BENEFICIARYS NOT ME. Line from Schedule A/B: <u>31</u> | <u>\$0.00</u> | <input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | 735 ILCS 5/12-1001(g)(1), (2), (3) 100% of fair market value, up to any applicable statutory limit) |
| Brief description: 2 TVS - RESIDENCE Line from Schedule A/B: <u>53</u> | <u>\$100.00</u> | <input type="checkbox"/> <input checked="" type="checkbox"/> value, up to any applicable statutory limit | 735 ILCS 5/12-1001(b) (Claimed: \$100.00) 100% of fair market value, up to any applicable statutory limit) |

100% of fair market

Debtor 1 XANTHE KALAGIS
First Name Middle Name Last Name

Debtor 2 _____
(Spouse, if filing) First Name Middle Name Last Name

United States
Bankruptcy
Court for the: _____
NORTHERN DISTRICT OF ILLINOIS

Case number
(if known)

Official Form 106D

☐ Check if this is an amended filing

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?
- ☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
- ☒ Yes. Fill in all of the information below.

Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

2.1 Describe the property that

claim:

secures the
\$122,000.00
\$135,000.00

Column A
Amount of claim
Do not deduct the
value of collateral

Column B

Value of
collateral
that supports
this claim

Column C

Unsecured
portion
if any

GMAC MORTGAGE

Creditor's name

PO BOX 961219

Number Street

RESIDENCE TOWNHOME

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Nature of lien. Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
☒ Other (including a right to offset)

Check if this

claim relates HOME LOAN to a community debt

FT WORTH
City

TX 76161-0219
State ZIP Code

Who owes the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐

Date debt was incurred 2013

Last 4 digits of account number 4 4 3 8

Add the dollar value of your entries in Column A on this page. Write that number here:

\$122,000.00

If this is the last page of your form, add the dollar value totals from all pages. Write that number here:

\$122,000.00

Fill in this information to identify your case:

Debtor 1 **XANTHE** **KALAGIS**
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

United States

Bankruptcy

Court for the:

NORTHERN DISTRICT OF ILLINOIS

Case number
(if known)

Official Form 106D Schedule D: Creditors Who
Have Claims Secured by Property page 1 ☐
Check if this is an amended filing

Official Form 106E/F

Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with **PRIORITY** claims and Part 2 for creditors with **NONPRIORITY** claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on *Schedule A/B: Property* (Official Form 106A/B) and on *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G). Do not include any creditors with partially secured claims that are listed in *Schedule D: Creditors Who Hold Claims Secured by Property*. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Claims

1. Do any creditors have priority unsecured claims against you?

- ☒ No. Go to Part 2.
☐ Yes.

2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If more space is needed for priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

Total
claim

Priority
amount

Nonpriority
amount

List All of Your NONPRIORITY Unsecured Claims

3. Do any creditors have nonpriority unsecured claims against you?

- ☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.
☒ Yes

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim.

If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If more space is needed for nonpriority unsecured claims, fill out the Continuation Page of Part 2.

Total claim

4.1

\$
9

Debtor 1 **XANTHE KALAGIS**

Document Page 25 of 71

Case number (if known)

Nonpriority Creditor's Name

PO BOX 5093

Number Street

When was the debt incurred? **11-14**

As of the date you file, the claim is: Check all that apply:

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Part 2:**CAROL STREAM IL 60197-5093**

City State ZIP Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify
OTHER

- ☒
☐ Yes

7
9
.
0
7**AT&T**Last 4 digits of account number **1 7 1 2**

Is the claim subject to offset?

No

4.2

\$
1
.
2
8
8
.
0
0**CAPITAL ONE PORTFOLIO RECOVERY**Last 4 digits of account number **0 1 5 7****140 CORPORATE BLVD**

Number Street

When was the debt incurred? **6-11**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Nonpriority Creditor's Name

NORFOLK VA 23502

City State ZIP Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify
Collecting for -

- ☒
☐ Yes
offset?
No

Is the claim
subject to

Debtor 1 **XANTHE KALAGIS**

Case number (if known) _____

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

Nonpriority Creditor's Name _____

Last 4 digits of account number _____

When was the debt incurred? _____

As of the date you file, the claim is: _____

4.3

\$
3
1
4
.
1
0

COMCAST

0 9 3 4
11-13

PO BOX 7500

Number Street

Check all that apply.

SOUTHEASTERN PA 19398-7500

City State ZIP Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify
Cable

- ☒
☐ Yes
☐ No

Is the claim
subject to
offset?

4.4

\$495.00

Debtor 1 only

- ☒ Debtor 2 only that you did not report as priority
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

- ☐ Obligations arising out of a separation agreement or divorce claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒

Is the claim subject to offset?

- ☒ No
☐ Yes

Debtor 1 XANTHE KALAGIS

Case number (if known) _____

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

Last 4 digits of account number 4

When was the debt incurred?
As of the date you file, the claim is:

Last 4 digits of account number 1 1 6 6

When was the debt _____ incurred? 9/13

As of the date you file, the claim is: Check all that apply.

Contingent

☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

Student loans

☐ Obligations arising out of a separation agreement or divorce
that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts
Other. Specify

MEDICAL BILLS

COMPLETE PAYMENT RECOVERY

Nonpriority Creditor's Name

11601 ROOSEVELT BLVD

Number Street

ST. PETERBURG FL 33716

City State ZIP Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

4.5

\$486.82

COMPLETE RECOVERY

Nonpriority Creditor's Name

11601 ROOSEVELT BLVD

Number Street

ST. PETERSBURG FL 33716

City State ZIP Code

Who incurred the debt? Check one.

Last 4 digits of account number 1 1 6 6

When was the debt incurred? 9-13

As of the date you file, the claim is: Check all that apply.

☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

Student loans

Other. Specify

Collecting for -

4.6

\$814.00

CONVERGENT USA

Nonpriority Creditor's Name

219 PERIMETER CENTER PKWY NE - SUITE

Number Street

9 4 2

Check all that apply.

Debtor 1 only

- ☒ Debtor 2 only that you did not report as priority
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Other. Specify Check if this claim is for a

- ☐ Obligations arising out of a separation agreement or divorce
claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Debtor 1 XANTHE KALAGIS

Case number (if known) _____

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

Nonpriority Creditor's Name _____

Last 4 digits of account number 4

When was the debt incurred? _____

As of the date you file, the claim is:

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Is the claim
subject to
offset?

No

ATLANTA GA 30346
City State ZIP Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce
that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify
Collecting for -

4.7

\$890.00

- ☒
☐ Yes

DIRECT TV

Last 4 digits of account number 9 4 0 9

Nonpriority Creditor's Name _____

P.O. BOX 6550

Number Street

When was the debt incurred? 10-15

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

GREENWOOD VILLAGE CO 80155-6550

City State ZIP Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce
that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify
Satellite TV

Is the claim subject to offset?

- ☒ No
☐ Yes

4.8

\$165.08

Debtor 1 only

- ☒ Debtor 2 only that you did not report as priority
Debtor 1 and Debtor 2 only
☐
☐ At least one of the debtors and another
☐ Other. Specify Check if this claim is for a

- ☐ Obligations arising out of a separation agreement or divorce
claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Debtor 1 XANTHE KALAGIS

Case number (if known) _____

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

Last 4 digits of account number 4

When was the debt incurred?
As of the date you file, the claim is:

Last 4 digits of account number 8 1 4 6

When was the debt incurred? 9-15

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

FAMILY MOBILE

Nonpriority Creditor's Name

702 S.W. 8TH STREET

Number Street

BENTONVILLE AR 72716

City State ZIP Code

Who incurred the debt? Check one.

Type of NONPRIORITY unsecured claim:

Student loans

Mobile

4.9 \$420.00 KENO 4 6 4

PO BOX 190

Number Street

Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

HAGER CITY WI 54014

City State ZIP Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify

OTHER

- ☒
☐ Yes
☐ No

Is the claim
subject to
offset?

4.10

\$12,652.00

LIEBERMAN MGMT PAINTED LAKES

Last 4 digits of account number 1 4 5 1

Debtor 1 only

- ☒ Debtor 2 only that you did not report as priority
☐ Debtor 1 and Debtor 2 only

- ☐ At least one of the debtors and another
☐ Other. Specify Check if this claim is for a

- ☐ Obligations arising out of a separation agreement or divorce claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Debtor 1 XANTHE KALAGIS

Case number (if known) _____

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

Nonpriority Creditor's Name

Last 4 digits of account number 4

When was the debt incurred?

As of the date you file, the claim is:

PO BOX 5723

Number Street

When was the debt incurred? 8-15

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Nonpriority Creditor's Name

CAROL STREAM

IL

60197

City State ZIP Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify

LAW SUIT

☒

☐ Yes

No

Is the claim subject to offset?

4.11

\$1,048.70

NICOR

Nonpriority Creditor's Name

PO BOX 5407

Number Street

Last 4 digits of account number 0 0 0 7

When was the debt incurred? 8-11

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

CAROL STREAM

IL

60197-5407

City State ZIP Code

Who incurred the debt? Check one.

Type of NONPRIORITY unsecured claim:

Student loans

OTHER

Debtor 1 only

- ☒ Debtor 2 only that you did not report as priority
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Other. Specify Check if this claim is for a

- ☐ Obligations arising out of a separation agreement or divorce claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Debtor 1 **XANTHE KALAGIS**

Case number (if known) _____

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

Last 4 digits of account number 4
When was the debt incurred?

As of the date you file, the claim is:

4.12

\$268.00

PERFORMANCE MANAGEMENT

9 4 2

Nonpriority Creditor's Name

PO BOX 1548

Number Street

10-11

Check all that apply.

LYNWOOD **VA** **98046**
City State ZIP Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify
Collecting for -

Is the claim subject to offset?

- ☒
☐ Yes
☐ No

4.13

\$890.00

SERVANTEZ SC

Nonpriority Creditor's Name

4104 WASHINGTON AVE

Number Street

Last 4 digits of account number 0 5 5 6

When was the debt incurred? **11/12**

As of the date you file, the claim is: Check all that apply.

Contingent

- ☐
☐
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify

OTHER

RACINE **WI** **53405**
City State ZIP Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Debtor 1 only

- ☒ Debtor 2 only that you did not report as priority
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Other. Specify **Check if this claim is for a**

- ☐ Obligations arising out of a separation agreement or divorce claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Debtor 1 **XANTHE KALAGIS**

Case number (if known) _____

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

Nonpriority Creditor's Name

Last 4 digits of account number

When was the debt incurred?

As of the date you file, the claim is:

4.14

\$1,800.00

SERVANTEZ SC

Last 4 digits of account number

U N K

4101 WASHINGTON AVENUE

Number Street

When was the debt incurred? **7-13**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Nonpriority Creditor's Name **RACINE WI 53405**
City State ZIP Code

WI 53405

Type of NONPRIORITY unsecured claim:

Who incurred the debt? Check one.

Student loans

OTHER

4.15

\$201.97

PO BOX 790047

Number Street

9-11

Check all that apply.

T-MOBILE 7
4 8
3

ST. LOUIS

MO 63179

City State ZIP Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify

Mobile

- ☒
☐ Yes

subject to offset?

No

Is the claim

Debtor 1 only

- ☒ Debtor 2 only that you did not report as priority
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

☐ Obligations arising out of a separation agreement or divorce claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒

Is the claim subject to offset?

- ☒ No
☐ Yes

Debtor 1 XANTHE KALAGIS

Case number (if known) _____

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

Last 4 digits of account number
When was the debt incurred?

As of the date you file, the claim is:

4.16

\$570.00

TRIDENT ASSOC MGMT

Nonpriority Creditor's Name

PO BOX 888424

Number Street

Last 4 digits of account number 0 9 1 8

When was the debt incurred? 11-11

As of the date you file, the claim is: Check all that apply.

☐ Contingent

☐ Unliquidated

☐ Disputed

ATLANTA

GA

30356

City State ZIP Code

Who incurred the debt? Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify

Collecting for -

Is the claim subject to offset?

☐ No

☒

☐ Yes

4.17

\$213.47

WASTE MANAGEMENT

Nonpriority Creditor's Name

PO BOX 4647

Number Street

Last 4 digits of account number 0 8 5 8

When was the debt incurred? 12-11

As of the date you file, the claim is: Check all that apply.

☐ Contingent

☐ Unliquidated

☐ Disputed

CAROL STREAM

IL

60197-4647

City State ZIP Code

Who incurred the debt? Check one.

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Other. Specify

Garbage Removal

4.18

\$1,727.67

Debtor 1 **XANTHE KALAGIS**

Case number (if known) _____

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

Nonpriority Creditor's Name

Last 4 digits of account number

When was the debt incurred?

As of the date you file, the claim is:

Nonpriority Creditor's Name

PO BOX 90001

WE ENERGY

07-09

6 1 1 3

Number Street

☐☐☐

Unliquidated
Disputed

Check all that apply.
Contingent

MILWAUKEE WI WI 53290-0001

City State ZIP Code

☐☐

Who incurred the debt? Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

☐☒

☒ Is the claim subject to offset?

☐ No

Yes

Type of NONPRIORITY unsecured claim:

Student loans

Obligations arising out of a separation agreement or divorce that you did not report as priority claims

Debts to pension or profit-sharing plans, and other similar debts

Other.

Specify

Utilities

Debtor 1 only

☒ Debtor 2 only that you did not report as priority
☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

☐ Obligations arising out of a separation agreement or divorce claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒

List Others to Be Notified About a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional parties to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Name _____
Civil Division _____ Line _____
Number Street
18 N County St _____

Lake County Clerk of the Circuit Court On which entry in
Part 1 or Part 2 did you list the original creditor?

of (Check ☐ one): Part 1: Creditors with Priority Unsecured
Claims ☐

Part 2: Creditors with Nonpriority Unsecured Claims

Waukegan **IL** **60085** Last 4 digits of account number **0 4 1 5**
City State ZIP Code

Nineteenth Judicial Circuit Court

Name _____
Civil Department _____ Line _____
Number Street **4.10** of (Check ☐ one): Part 1: Creditors with Priority Unsecured
18 North County Street _____ Claims ☒

Part 2: Creditors with Nonpriority Unsecured Claims

Waukegan **IL** **60085-4359** Last 4 digits of account number **1 4 5 1**
City State ZIP Code

Add the Amounts for Each Type of Unsecured Claim

1. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

| | Total claim |
|---|---------------|
| Total claims 6a. Domestic support obligations ²³ a. from Part 1 | <u>\$0.00</u> |
| 6b. Taxes and certain other debts you owe the government | <u>\$0.00</u> |
| 6c. Claims for death or personal injury while you were intoxicated | <u>\$0.00</u> |
| 6d. Other. Add all other priority unsecured claims. Write that amount here. | <u>\$0.00</u> |

¹ 6e. Total. Add lines 6a through 6d.

6d. \$0.00
Total claim

Total claims 6f. Student loans 6f. \$0.00 from Part 2 \$0.00

² 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims

6g. \$0.00

Debts to pension or profit-sharing plans, and other similar debts

6h. Other. Add all other nonpriority unsecured claims. Write that amount

6i. here.

6h.
6i. + \$25,223.88

\$25,223.88

³ 6j. Total. Add lines 6f through 6i.

6j.

☐ Check if this is an amended filing

Official Form

106G

Fill in this information to identify your case:

Debtor 1 **XANTHE** **KALAGIS**
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

United States
Bankruptcy
Court for the:
NORTHERN DISTRICT OF ILLINOIS

Case number
(if known)

**Schedule G: Executory Contracts
and Unexpired Leases** 12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1. Do you have any executory contracts or unexpired leases?

- ☒ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
☐ Yes. Fill in all of the information below even if the contracts or leases are listed on *Schedule A/B: Property* (Official Form 106A/B).

2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

page 1

| | | | |
|---|------------|-------------|-----------|
| Case 17-02043 Doc 1 Filed 01/24/17 Entered 01/24/17 14:05:12 Desc Main Document Page 39 of 71 | | | |
| Debtor 1 | XANTHE | | KALAGIS |
| | First Name | Middle Name | Last Name |
| Debtor 2 | | | |
| (Spouse, if filing) | First Name | Middle Name | Last Name |
| United States | | | |
| Bankruptcy | | | |
| Court for the: | | | |
| NORTHERN DISTRICT OF ILLINOIS | | | |
| Case number (if known) | | | |

Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

- Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)
☒ No
☐ Yes
- Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)
☒ No. Go to line 3.
☐ Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?
☐ No
☐ Yes
- In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Fill in this information to identify your case:

| | | |
|---|--|--|
| Debtor 1 | XANTHEKALAGIS | Official Form 106H Codebtors page 1 Check if this is: |
| | First Name Middle Name Last Name | <input type="checkbox"/> Amended filing |
| Debtor 2 (Spouse, if filing) | First Name Middle Name Last Name CT OF ILLINOIS | <input type="checkbox"/> Supplement showing postpetition chapter 13 income as of the following date: |
| United States Bankruptcy Court for the: | NORTHERN DISTRI | MM / DD / YYYY |
| Case number (if known) | | Official Form 106I |
| | | Schedule I: Your Income 12/15 |

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment

Employment status

- ☒ Employed
☐ Not employed

- ☐ Employed
☐ Not employed

Occupation

RETIRED

Employer's name

Employer's address

Number Street

Number Street

information.

City
Debtor 1

State Zip Code

City
Debtor 2 or non-filing spouse

State Zip Code

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

How long employed there?

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

2. List _____ For Debtor 1 _____ For Debtor 2 or non-filing spouse _____
monthly gross wages, salary, _____

and commissions (before all 2. \$0.00
payroll deductions). If not paid monthly, calculate what the monthly wage
would be.

3. Estimate and list monthly overtime pay. 3. + \$0.00

4. Calculate gross income. Add line 2 + line 3. 4.

\$0.00

Copy line 4 here → 4. \$0.00

5. List all payroll deductions:

| | | | | |
|--|-------|---------------|--|--|
| Tax, Medicare, and Social Security deductions | 5a. | <u>\$0.00</u> | | |
| 5b. Mandatory contributions for retirement plans | 5b. | <u>\$0.00</u> | | |
| Voluntary contributions for retirement plans | 5c. | <u>\$0.00</u> | | |
| 5d. Required repayments of retirement fund loans | 5d. | <u>\$0.00</u> | | |
| 5e. | 5e. | <u>\$0.00</u> | | |
| Domestic support obligations | 5f. | <u>\$0.00</u> | | |
| | 5g. | <u>\$0.00</u> | | |
| | 5h. + | <u>\$0.00</u> | | |

6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 6. \$0.00

7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. \$0.00

8. List all other income regularly received:

| | | | | |
|--|-----|---------------|--|--|
| 8a. Net income from rental property and from operating a | 8a. | <u>\$0.00</u> | | |
| 5h. Other deductions. Specify: | | | | |

5g + 5h. business, profession, or

Official Form
1061 Schedule I:
Your
Income page 1

5a.

5c.

Insurance
5f.
5g. Union
dues

farm

Attach a statement for each property and business showing gross
receipts, ordinary and necessary business expenses, and the
total monthly net income.

| | | | |
|---|-----|---------------|--|
| 8b. Interest and dividends | 8b. | <u>\$0.00</u> | |
| 8c. Family support payments that you, a non-filing spouse, or a 8c. dependent regularly receive | | <u>\$0.00</u> | |
| Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. | | | |
| 8d. Unemployment compensation | 8d. | <u>\$0.00</u> | |
| 8e. Social Security | 8e. | <u>\$0.00</u> | |
| 8f. Other government assistance that you regularly receive | | | |

Include cash assistance and the value (if known) or any noncash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.

Specify: _____ 8f. \$0.00

8g. Pension or retirement income 8g. \$0.00

8h. Other monthly income.

Specify: Social Security/Gov. Assist. 8h. + \$1,887.00

9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h. 9. \$1,887.00

10. Calculate income. Add line \$1,887.00 + = \$1,887.00 7 + line 9. 10. monthly

Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.

11. State all other regular contributions to the expenses that you list in Schedule J.

Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.

Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.

Specify: _____ 11. +
\$0.00

12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Your Assets and Liabilities and Certain Statistical Information, if it applies. 12. \$1,887.00

Combined
monthly income

13. Do you expect an increase or decrease within the year after you file this form?

☒ No.

☐ Yes. Explain:

None.

Fill in this information to identify your case:

| | | | |
|---|------------------------|-------------|---------------------------------|
| Debtor 1 | XANTHEKALAGIS | | |
| | First Name | Middle Name | Last Name |
| Debtor 2 (Spouse, if filing) | | | |
| | First Name | Middle Name | Last Name CT OF ILLINOIS |
| United States Bankruptcy Court for the: | NORTHERN DISTRI | | |
| Case number (if known) | | | |

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

- ☒ No. Go to line 2.
- ☐ Yes. Does Debtor 2 live in a separate household?
- ☐ No
- ☐ Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

2.

Do you have dependents?

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

☒ No

☐ Yes. Fill out this information

for each dependent.....

Dependent's relationship to
Debtor 1 or Debtor 2

Dependent's
age

Does
dependent
live with you?

- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes

3. Do your expenses include No

☒

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence.

Include first mortgage payments and any rent for the ground or lot.

If not included in line 4:

4a. Real estate taxes
expenses of people other than Yes yourself and your
dependents?

4.

4a.

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

| | | |
|--|--|-----------------|
| 4b. Property, homeowner's, or renter's insurance | 4b. | <u>\$590.00</u> |
| Home maintenance, repair, and upkeep expenses | 4c. | <u>\$100.00</u> |
| 4d. Homeowner's association or condominium dues | 4d. | |
| 5. Additional mortgage payments for your residence , such as home equity loans | | |
| 6. Utilities: | | |
| 6a. Electricity, heat, natural gas | 6a. | <u>\$180.00</u> |
| 6b. Water, sewer, garbage collection | 6b. | <u>\$105.00</u> |
| 6c. Telephone, cell phone, Internet, satellite, and cable services | 6c. | <u>\$80.00</u> |
| 6d. Other. Specify: <u>CABLE 90.00</u> | 6d. | <u>\$0.00</u> |
| 7. Food and housekeeping supplies | | <u>\$400.00</u> |
| 8. Childcare and children's education costs | | |
| 9. Clothing, laundry, and dry cleaning (See continuation sheet(s) for details) | | <u>\$75.00</u> |
| 10. Personal care products and services | 10. 11. Medical and dental expenses | <u>\$0.00</u> |
| 12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments. | | <u>\$100.00</u> |
| 13. Entertainment, clubs, recreation, newspapers, magazines, and books | | <u>\$50.00</u> |
| 14. Charitable contributions and religious donations | | <u>\$0.00</u> |
| 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. | | |
| 15a. Life insurance | 15a. | <u>\$110.00</u> |
| 15b. Health insurance | 15b. | <u>\$140.00</u> |
| 15c. Vehicle insurance | 15c. | <u>\$0.00</u> |
| 15d. Other insurance. Specify: <u>AUTO 50.00</u> | 15d. | <u>\$0.00</u> |
| 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: | 16. | |
| 17. Installment or lease payments: | | |
| 17a. Car payments for Vehicle 1 | 17a. | <u>\$0.00</u> |
| 17b. Car payments for Vehicle 2 | 17b. | |
| 17c. Other. Specify: | | <u>\$0.00</u> |
| 17c. 17d. | Other. | <u>\$0.00</u> |
| Specify: 17d. | | <u>\$0.00</u> |
| 18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). | | |
| 19. Other payments you make to support others who do not live with you. Specify: | 19. | <u>\$0.00</u> |
| | Your expenses | |

5.

20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.

| | | |
|---|------|-------|
| 20a. Mortgages on other property | 20a. | _____ |
| 20b. Real estate taxes | 20b. | _____ |
| 20c. Property, homeowner's, or renter's insurance | 20c. | _____ |
| 20d. Maintenance, repair, and upkeep expenses | 20d. | _____ |
| 20e. Homeowner's association or condominium dues | 20e. | _____ |

21. Other. Specify: _____
 21.

22. Calculate your monthly expenses.

| | | |
|---|------|-------|
| 22a. Add lines 4 through 21. | 22a. | _____ |
| 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2. | 22b. | _____ |
| 22c. Add line 22a and 22b. The result is your monthly expenses. | 22c. | _____ |

\$1,861.00**\$1,861.00****\$26.00****23. Calculate your monthly net income.**

| | | |
|---|------|-------|
| 23a. Copy line 12 (your combined monthly income) from Schedule I. | 23a. | _____ |
| 23b. Copy your monthly expenses from line 22c above. | 23b. | _____ |
| 23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income. | 23c. | _____ |

\$1,887.00**\$1,861.00**

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?



No.
Yes.

Explain here:

None.

9. Clothing,
laundry, and
dry cleaning (details):

Clothing

\$50.00

Laundry/Dry Cleaning

\$25.00

Total:

\$75.00

9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

+ \$0.00

9g. Total. Add lines 9a through 9f.

\$0.00

Fill in this information to identify your case:

Debtor 1 **XANTHE** **KALAGIS**
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

United States
Bankruptcy

Court for the:
NORTHERN DISTRICT OF ILLINOIS

Case number
(if known)

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

☐ Check if this is an amended filing

page 2

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☐ No

☒ Yes.

Name of

person

Susan M Signer

Attach

Bankruptcy Petition Preparer's Notice,

Declaration, and Signature (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

x Xanthé Kalagis
XANTHE KALAGIS, Debtor 1

x _____
Signature of Debtor 2

Date 1-24-17
MM / DD / YYYY

01/05/2017 Date _____
MM / DD / YYYY

| | | | | | |
|--------------------------------------|---------------|-------------|----------------|---------------------------|---------------|
| Debtor 1 | Case 17-02043 | Doc 1 | Filed 01/24/17 | Entered 01/24/17 14:05:12 | Desc Main |
| | XANTHE | | KALAGIS | Document | Page 50 of 71 |
| | First Name | Middle Name | Last Name | | |
| Debtor 2 | | | | | |
| (Spouse, if filing) | First Name | Middle Name | Last Name | | |
| United States | | | | | |
| Bankruptcy | | | | | |
| Court for the: | | | | | |
| NORTHERN DISTRICT OF ILLINOIS | | | | | |
| Case number | | | | | |
| (if known) | | | | | |

☐ Check if this is an amended filing

Official Form 107

**Statement of Financial Affairs for
Individuals Filing for
Bankruptcy**

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital Status and Where You Lived Before

- What is your current marital status?
 - ☐ Married
 - ☒ Not married
- During the last 3 years, have you lived anywhere other than where you live now?
 - ☒ No
 - ☐ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.
- Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)
 - ☒ No
 - ☐ Yes. Make sure you fill out *Schedule H: Your Codebtors* (Official Form 106H).

Part 2: Explain the Sources of Your Income

- Did you have any income from employment or from operating a business during this year or the two previous calendar years?

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

 - ☒ No
 - ☐ Yes. Fill in the details.
- Did you receive any other income during this year or the two previous calendar years?

Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security; unemployment; and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are in a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

Debtor 1 **XANTHE KALAGIS**

Document

Page 51 of 71

Case number (if known)

- ☐ No
- ☒ Yes. Fill in the details.

| | Debtor 1 | | Debtor 2 | |
|--|-----------------------------------|--|-----------------------------------|--|
| | Sources of income Describe below. | Gross income from each source (before deductions and exclusions) | Sources of income Describe below. | Gross income from each source (before deductions and exclusions) |
| From January 1 of the current year until | Social Security | \$1,887.00 | | |
| the date you filed for bankruptcy: | | | | |
| For the last calendar year: | Social Security | \$22,644.00 | | |
| (January 1 to December 31, <u>2016</u>) | | | | |
| YYYY | | | | |
| For the calendar year before that: | Social Security | \$22,584.00 | | |
| (January 1 to December 31, <u>2015</u>) | | | | |
| YYYY | | | | |

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy**6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?**

- ☐ No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more?

- ☐ No. Go to line 7.
- ☐ Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.

- ☒ Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts.

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

- ☒ No. Go to line 7.
- ☐ Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?
Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner;

corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations such as child support and alimony.

- ☒ No
☐ Yes. List all payments to an insider.

8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?

Include payments on debts guaranteed or cosigned by an insider.

- ☒ No
☐ Yes. List all payments that benefited an insider.

Part 4: Identify Legal Actions, Repossessions, and Foreclosures

9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

- ☐ No
☒ Yes. Fill in the details.

| Case title | Nature of the case | Court or agency | Status of the case |
|---|---|---|---|
| PAINTED LAKES V XANTHE Judicial Circuit Court KALAGIS | CIVIL LAW DEPT Nineteenth Status of the Case: JUDGMENT \$14,500.00 | Court Name <u>Civil Law Dept</u> Number Street <u>18 North County Street</u> | <input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded |
| Case | number 14 LM 001451 | <u>Waukegan</u> City | <u>IL</u> <u>60085-4359</u> State ZIP Code |

10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?
Check all that apply and fill in the details below.

- ☒ No. Go to line 11.
☐ Yes. Fill in the information below.

11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

- ☒ No
☐ Yes. Fill in the details.

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

☒ No
☐ Yes

Part 5: List Certain Gifts and Contributions

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?
- ☒ No
☐ Yes. Fill in the details for each gift.
14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?
- ☒ No
☐ Yes. Fill in the details for each gift or contribution.

Part 6: List Certain Losses

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?
- ☒ No
☐ Yes. Fill in the details.

Part 7: List Certain Payments or Transfers

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required for your bankruptcy.

☐ No
☒ Yes. Fill in the details.

Susan M Signer Services

1756 S. Clyde Morris Blvd., #02
Number Street

Daytona Beach FL 32119
City State ZIP Code

http://www.signerservices.com
Email or website address

Description and value of any property transferred

Bankruptcy Petition Preparer document

Person Who Was Paid preparation. Debtor
informed that if her fee
maximum is less than \$125, then she will
be reimbursed the difference.

Date payment Amount of or transfer was
payment made

12.20.16 \$125.00

Person Who Made the Payment, if Not You

001 DebtorCC, Inc.

Description and value of any property
transferred

Mandatory credit counseling

Person Who Was Paid

378 Summit Ave.

Number Street

Jersey City NJ 07306
City State ZIP Code

http://www.debtorcc.org
Email or website address

Person Who Made the Payment, if Not You

| Date payment or transfer was made | Amount of payment |
|-----------------------------------|-------------------|
|-----------------------------------|-------------------|

| | |
|------------------|----------------|
| 12.8.2016 | \$14.95 |
|------------------|----------------|

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?

Do not include any payment or transfer that you listed on line 16.

- ☒ No
☐ Yes. Fill in the details.

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?

Include both outright transfers and transfers made as security (such as granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

- ☒ No
☐ Yes. Fill in the details.

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)

- ☒ No
☐ Yes. Fill in the details.

Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?

Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

- ☒ No
☐ Yes. Fill in the details.

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

- ☒ No
☐ Yes. Fill in the details.

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

- ☒ No
☐ Yes. Fill in the details.

Part 9: Identify Property You Hold or Control for Someone Else

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

- ☒ No
☐ Yes. Fill in the details.

Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- **Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substance, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- **Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- **Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar item.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

- ☒ No
☐ Yes. Fill in the details.

25. Have you notified any governmental unit of any release of hazardous material? No

- ☒ Yes. Fill in the details.

- ☐ 26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

- ☒ No
☐ Yes. Fill in the details.

Part 11: Give Details About Your Business or Connections to Any Business

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

- ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
- ☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)
- ☐ A partner in a partnership
- ☐ An officer, director, or managing executive of a corporation
- ☐ An owner of at least 5% of the voting or equity securities of a corporation

- ☒ No. None of the above applies. Go to Part 12.
☐ Yes. Check all that apply above and fill in the details below for each business.

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

- ☐ No
☐ Yes. Fill in the details below.

Part 12: Sign Below

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

X Xanthe Kalagis
XANTHE KALAGIS, Debtor 1

Date 01/05/2017

X _____
Signature of Debtor 2

Date _____

Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

- ☒ No
☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

- ☐ No
☒ Yes. Name of
person

Susan M Signer

Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Fill in this information to identify your case.

Case 17-02043 Doc 1 Filed 01/24/17 Entered 01/24/17 14:05:12 Desc Main Document Page 57 of 71

Debtor 1 **XANTHE** **KALAGIS**
 First Name Middle Name Last Name

Debtor 2 _____
 (Spouse, if filing) First Name Middle Name Last Name

United States
 Bankruptcy Court for the: _____
NORTHERN DISTRICT OF ILLINOIS

Case number
 (if known) _____

☐ Check if this is an amended filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or you have
- leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Hold Secured Claims

1. For any creditors that you listed in Part 1 of *Schedule D: Creditors Who Hold Claims Secured by Property* (Official Form 106D), fill in the information below.

Identify the creditor and the property that is collateral

Creditor's **GMAC MORTGAGE** Surrender the
 and redeem it. Yes

Description of **RESIDENCE TOWNHOME** Retain the
 property *Reaffirmation Agreement*, securing debt: Retain the

What do you intend to do with the property that secures a debt?

- ☐ property. No name: Retain the
☐
☒
 property and enter into a
☐ property and [explain]:

Did you claim the property as exempt on Schedule C?

- ☐ property
☐

Part 2: List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G), fill in the information below. Do not list real estate leases. *Unexpired leases* are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

Describe your unexpired personal property leases

Will this lease be assumed?


None.

Official Form 108 Statement of Intention for Individuals Filing Under Chapter 7
Case number (if known) _____

page 1 Debtor 1 XANTHE KALAGIS

Part 3: Sign Below

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and personal property that is subject to an unexpired lease.

*  _____

XANTHE KALAGIS, Debtor 1

X

Signature of Debtor 2

Date

1-24-17
MM / DD / YYYY

01/05/2017 Date

MM / DD / YYYY

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

page 2

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

- You are an individual filing for bankruptcy, and
- Your debts are primarily consumer debts.
Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 -- Liquidation
- Chapter 11 -- Reorganization
- Chapter 12 -- Voluntary repayment plan for family farmers or fishermen
- Chapter 13 -- Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

| | | |
|---|-------|--------------------|
| | \$245 | filing fee |
| | \$75 | administrative fee |
| + | \$15 | trustee surcharge |

\$335 total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their non-exempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that the even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes; most
- student loans;
- domestic support and property settlement obligations; • most fines, penalties, forfeitures, and criminal restitution obligations; and

- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity; intentional injuries that you inflicted; and death or personal injury caused by
- operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form,

the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form--the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form--sometimes called the *Means Test*--deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that

your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

| | | |
|-------|---------|--------------------|
| | \$1,167 | filing fee |
| + | \$550 | administrative fee |
| <hr/> | | |
| | \$1,717 | total fee |

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Chapter 12: Repayment plan for family farmers or fishermen

| | | |
|-------|-------|--------------------|
| | \$200 | filing fee |
| + | \$75 | administrative fee |
| <hr/> | | |
| | \$275 | total fee |

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

| | | |
|-------|-------|--------------------|
| | \$235 | filing fee |
| + | \$75 | administrative fee |
| <hr/> | | |
| | \$310 | total fee |

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

- domestic support obligations,
- most student loans,
- certain taxes, debts
- for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity, most criminal fines and restitution
- obligations, certain debts that are not listed in
- your bankruptcy papers,

Read These Important Warnings

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and local rules of the court.

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the

briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:

http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html.

In Alabama and North Carolina, go to:

<http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCreditAndDebtCounselors.aspx>.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION (CHICAGO)

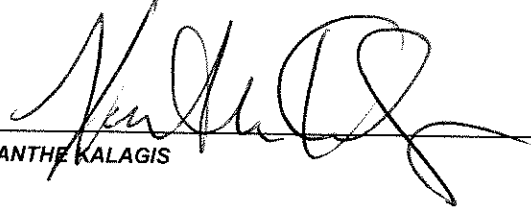
IN RE: XANTHE KALAGIS

CASE NO

CHAPTER 7

VERIFICATION OF CREDITOR MATRIX

The above named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date 1/5/17 1/5/2017 Signature 
XANTHE KALAGIS

Date _____ Signature _____

UNITED STATES BANKRUPTCY COURT FOR THE
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION (CHICAGO)

In re:

XANTHE KALAGIS

Case No.:

SSN: **xxx-xx-0556**

SSN: _____

Debtor(s)

Numbered Listing of Creditors

Address:

**707 BENTON CT
LAKE VILLA, IL
60046**

Chapter: **7**

| Creditor name and mailing address | | Category of claim | Amount of claim |
|-----------------------------------|--|-------------------|-----------------|
| 1. | AT&T PO BOX 5093 CAROL STREAM, IL 60197-5093 xxxxx1712 | Unsecured Claim | \$979.07 |
| 2. | CAPITAL ONE PORTFOLIO RECOVERY 140 CORPORATE BLVD NORFOLK , VA 23502 xxxx xxxx xxxx xxxx-0157 | Unsecured Claim | \$1,288.00 |
| 3. | COMCAST PO BOX 7500 SOUTHEASTERN, PA 19398-7500 xxxx xxxx xxxx 0934 | Unsecured Claim | \$314.10 |
| 4. | COMPLETE PAYMENT RECOVERY 11601 ROOSEVELT BLVD ST. PETERBURG , FL 33716 xxxx1166 | Unsecured Claim | \$495.00 |
| 5. | COMPLETE RECOVERY 11601 ROOSEVELT BLVD ST. PETERSBURG , FL 33716 xxxx1166 | Unsecured Claim | \$486.82 |
| 6. | CONVERGENT USA 219 PERIMETER CENTER PKWY NE - SUITE 2 ATLANTA , GA 30346 xxx-xx-4942 | Unsecured Claim | \$814.00 |

in re: **XANTHE KALAGIS**

Debtor

Case No. (if known)

| Creditor name and mailing address | | Category of claim | Amount of claim |
|-----------------------------------|-----------|-------------------|-----------------|
| 7. | DIRECT TV | Unsecured Claim | \$890.00 |

P.O. BOX 6550
GREENWOOD VILLAGE , CO 80155-6550
xxxx9409

8. FAMILY MOBILE Unsecured Claim \$165.08
702 S.W. 8TH STREET
BENTONVILLE , AR 72716
xxx xx8 146
9. GMAC MORTGAGE Secured Claim \$122,000.00
PO BOX 961219
FT WORTH , TX 76161-0219
xxxxxx4438
10. KENO Unsecured Claim \$420.00
PO BOX 190
HAGER CITY , WI 54014
xx4464
11. Lake County Clerk of the Circuit Court Unsecured Claim \$0.00
Civil Division
18 N County St
Waukegan, IL 60085
14 LM 0415
12. LIEBERMAN MGMT PAINTED LAKES Unsecured Claim \$12,652.00
PO BOX 5723
CAROL STREAM , IL 60197
xx xx1451
13. NICOR Unsecured Claim \$1,048.70
PO BOX 5407
CAROL STREAM, IL 60197-5407
xxxxxxx0007
14. Nineteenth Judicial Circuit Court Unsecured Claim \$0.00
Civil Department
18 North County Street
Waukegan, IL 60085-4359 xx-xx-
xx1451
15. PERFORMANCE MANAGEMENT Unsecured Claim \$268.00
PO BOX 1548
LYNWOOD , VA 98046
xxxxx4942

in re: **XANTHE KALAGIS**

| Debtor | | Case No. (if known) |
|--|-------------------|---------------------|
| Creditor name and mailing address | Category of claim | Amount of claim |
| 16. SERVANTEZ SC 4104 WASHINGTON AVE RACINE , WI 53405 xx0556 | Unsecured Claim | \$890.00 |
| 17. SERVANTEZ SC 4101 WASHINGTON AVENUE RACINE WI 53405 , WI 53405 UNK | Unsecured Claim | \$1,800.00 |
| 18. T-MOBILE PO BOX 790047 ST. LOUIS , MO 63179 xxx xx7 483 | Unsecured Claim | \$201.97 |
| 19. TRIDENT ASSOC MGMT PO BOX 888424 ATLANTA , GA 30356 xx0 918 | Unsecured Claim | \$570.00 |
| 20. WASTE MANAGEMENT PO BOX 4647 CAROL STREAM , IL 60197-4647 xxx xx0 858 | Unsecured Claim | \$213.47 |
| 21. WE ENERGY PO BOX 90001 MILWAUKEE WI, WI 53290-0001 xxxx xx6 113 | Unsecured Claim | \$1,727.67 |

(The penalty for making a false statement or concealing property is a fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. secs. 152 and 3571.)

DECLARATION

I, **XANTHE KALAGIS**

named as debtor in this case, declare under penalty of perjury that I have read the foregoing *Numbered Listing of Creditors*, consisting of 3 sheets (including this declaration), and that it is true and correct to the best of my information and belief.

Debtor:

XANTHE KALAGIS

Date: 1/5/2017

AT&T

PO BOX 5093

CAROL STREAM, IL 60197-5093

CAPITAL ONE PORTFOLIO RECOVERY

140 CORPORATE BLVD

NORFOLK , VA 23502

COMCAST

PO BOX 7500

SOUTHEASTERN, PA 19398-7500

COMPLETE PAYMENT RECOVERY

11601 ROOSEVELT BLVD

ST. PETERBURG , FL 33716

COMPLETE RECOVERY

11601 ROOSEVELT BLVD

ST. PETERSBURG , FL 33716

CONVERGENT USA

219 PERIMETER CENTER PKWY NE - SUITE 2

ATLANTA , GA 30346

DIRECT TV

P.O. BOX 6550

GREENWOOD VILLAGE , CO 80155-6550

FAMILY MOBILE

702 S.W. 8TH STREET

BENTONVILLE , AR 72716

GMAC MORTGAGE

PO BOX 961219 FT WORTH , TX 76161-0219

KENO

PO BOX 190

HAGER CITY , WI 54014

Lake County Clerk of the Circuit Court Civil Division

18 N County St

Waukegan, IL 60085

LIEBERMAN MGMT PAINTED LAKES

PO BOX 5729

CAROL STREAM , IL 60197

NICOR

PO BOX 5407

CAROL STREAM, IL 60197-5407

Nineteenth Judicial Circuit Court Civil Department

18 North County Street

Waukegan, IL 60085-4359

PERFORMANCE MANAGEMENT

PO BOX 1548

LYNWOOD , VA 98046

SERVANTEZ SC

4104 WASHINGTON AVE

RACINE , WI 53405

SERVANTEZ SC

4101 WASHINGTON AVENUE

RACINE WI 53405 , WI 53405

T-MOBILE

PO BOX 790047

ST. LOUIS , MO 63179

TRIDENT ASSOC MGMT

PO BOX 888424

ATLANTA , GA 30356

WASTE MANAGEMENT

PO BOX 464

7CAROL STREAM , IL 60197-4647

WE ENERGY

PO BOX 90001

MILWAUKEE WI, WI 53290-0001

